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OFFICE OF INSURANCE COMMISSIONER

Technical Assistance Advisory

T 04-07

To: Disability Insurers

Property/Casualty Insurers Travel Insurance Agents

Subject: Travel Insurance

Date: December 20, 2004

RCW 48.18.100(1) prohibits issuance, delivery or use of insurance policy forms not filed and approved by the Washington Office of the Insurance Commissioner (OIC). There is no exception for "travel insurance" purchased by Washington consumers whether from tour operators, travel agents, wholesalers or non-resident agents.

Failure to deliver Washington approved forms to Washington purchasers of travel insurance is a violation of RCW 48.18.260.

The OIC will consider electronic forms of delivery that provide Washington consumers with approved forms.

MIKE KREIDLER Insurance Commissioner